



## Alabama District Office

SBA QUARTERLY NEWSLETTER

Summer 2000



**Mark Your Calendars**

### Statewide Lenders Conference

Reception  
and  
Awards Luncheon

to be held  
**October 12-13, 2000**  
in Birmingham at  
Embassy Suites in Homewood

#### PRESENTED BY

SBA Alabama District Office  
and  
Alabama Small Business Development Consortium

#### HOSTS

Alabama Bankers Association  
Community Bankers Association

#### CERTIFIED DEVELOPMENT COMPANIES

ALACOM  
Birmingham City-Wide  
Greater Mobile Development Corp.  
Southern Development Council

Call 205-731-1344 or 1-800-733-2894  
For more information



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**Birmingham, AL** - James C. Barksdale, District Director, for the SBA in Alabama received the "2000 Small Business Advocate Award" from the Birmingham Area Chamber of Commerce. Susan Matlock, President, Entrepreneurial Center nominated Barksdale.

**Mobile, AL** - Diane Sisson, Owner of Sisson and Associates was named the Alabama "Women in Business Advocate" and went on to win the "National Award" in this category. Kathryn Cariglino, Women's Business Assistance Center, and Thomas Tucker, Director, USA Small Business Development Center nominated Sisson.

**Huntsville, AL** - Irma Tudor, Owner, Analytical Services Inc. was named "Alabama Small Business Person of the Year". Tudor, a current participant in SBA's 8(a) program was nominated by Nancy Archuleta, Owner, MEVATEC of Huntsville

## **HUNTSVILLE BUSINESS OWNER SELECTED AS ALABAMA'S SMALL BUSINESS PERSON**

Irma L. Tudor, Owner and President Analytical Services, Inc. was named Small Business Person of the Year. Nancy Archuleta, Owner/CEO of MEVATEC in Huntsville nominated Tudor.

When Tudor was six years old, the family moved to El Paso. With seven children in the family Tudor's parents continually told their children the only way possible for them to get ahead was through education. Realizing her father could not afford to send her to college, she worked throughout her school years and received academic scholarships, loans, and grants to help achieve her dream.

After graduating with honors in Accounting from the University of Notre Dame, Tudor returned to El Paso. While working there, she met her future husband, Air Force Officer Jack Tudor, a native of the North Alabama area. She worked several years as an auditor and a certified public accountant for two well known accounting firms. Tudor furthered her career later by accepting a position as controller for a very successful food processing company in El Paso.

Tudor incorporated Analytical Services, Inc. (ASI) in 1992 and located the company in Huntsville, Alabama in 1993. ASI is a management and technical services company that covers five major areas: program management/acquisition support, information and communications management, education and training, system engineering, and software development and engineering.

ASI received its first contract award in 1993 to provide consulting services to another Huntsville company for an international project. This contract served as a springboard, allowing the company to diversify its capabilities and enter the U.S. Government contracting arena. In May 1995 ASI was accepted into the U.S. Small Business Administration's 8(a) program for disadvantaged companies. "All of a sudden you reach a new level of acceptance in the business community, especially the government contracting community," said Tudor. "It gives you direct access to companies and you can manage your own contracts instead of being at the mercy of contractors."

ASI began operations with two employees: Tudor and a consultant. Since that time, Irma's strong business background in corporate management has been instrumental in ASI's success and growth. Today, the business has evolved into a premier management and technical services company with more than 80 employees. ASI's customer base has continued to grow and diversify. Revenues have grown to over eight million dollars and are expected to double next year.

In 1999, the Hispanic Business Magazine recognized ASI as one of the fastest growing Hispanic-owned companies in the United States. ASI ranked 29<sup>th</sup> in the July/August edition of the magazine. In the same edition, ASI was selected third in employment growth.

Tudor takes pride in affecting people's lives in meaningful ways through active community involvement. She tutors in reading at Rolling Hills Elementary School, volunteers with the North Alabama March of Dimes and North Alabama Alzheimer's Association, and is a key sponsor for the annual Hispanic Heritage Festival. She is an active member of the Huntsville/Madison County Chamber of Commerce, Women's Economic Development Council, Great Huntsville Rotary Club, Huntsville Aerospace Marketing Association, and Army Aviation Association of America.

## **BALDWIN COUNTY BUSINESS OWNER RECEIVES NATIONAL AWARD**

Diane Sisson, President of Sisson and Associates, a management consulting firm specializing in government contract and grant development was recently named National Women's Business Advocate by SBA.

She has many years as a federal government small business advocate and contracting officer, counseling small business firms on strategies for business development and marketing to the federal government.

For ten years, serving the federal government in Washington D.C., she held positions as the Director, Small and Disadvantaged Business Utilization Program, and also as the interim Principal Assistant Responsible for Contracting, for the Headquarters, Army Corps of Engineers. She was responsible for a worldwide acquisition program in excess of \$6 billion dollars annually. For her professional service to the federal government, she was awarded several civilian service medals, and received the prestigious Meritorious Civilian Service Medal for her noteworthy contribution to the economic development of small businesses and for enhancing the important role that small businesses play in support of America's soldiers.

Other positions of significance held by Sisson in her professional career included Director of Contracts for a small business firm in the private sector; Procurement Analyst on the staff of the U S Small Business Administration, Region IV; and contracting officer with unlimited contracting authority.

Sisson holds a BBA degree from George Washington University, Washington, D.C., and an MBA from Florida Tech, Washington D.C. She was a member of the Army Acquisition Corps, and is a Certified Professional Contracts Manager (CPCM) by examination.

Sisson is a Fellow in the National Contract Management Association (NCMA), past Regional Vice President, and currently serves on the National Board of Advisors. She is Chairman of the Board of the Women's Business Assistance Center, Inc., Mobile, Alabama, and National Director for Women's Business Ownership, SCORE, Washington D. C. Sisson is a member of the Southeast Area Small Business Council, National Association of Women Business Owners, SCORE Chapter 457, and Society of American Military Engineers.



### ***SBA'S OWN JIM BARKSDALE RECEIVES LOCAL AWARD***

The Birmingham Area Chamber of Commerce recently recognized Jim Barksdale as the "2000 Small Business Advocate". Barksdale was nominated by Susan Matlock, President of the Entrepreneurial Center

Barksdale has spent nearly 40 years with SBA. During this time he has encouraged his employees and resource partners to "go the extra mile" in helping the small business community of Alabama.

### ***HUNTSVILLE COMPANY WINS SBA REGIONAL SMALL BUSINESS SUBCONTRACTOR OF THE YEAR***

Infinity Technology, Inc. received the Region IV Subcontractor of the Year Award for their stellar contract performance working with the Lockheed Martin Aeronautical Systems of Marietta, Georgia.

Infinity, founded in 1989 by Alicia and Guy Juzang, is an 8(a) women-owned company. The company has 120 employees based in Huntsville with offices in Atlanta, Los Angeles, Washington, and Hampton Virginia.

### ***MONTGOMERY BUSINESS RECEIVES FRANCES PERKINS VANGUARD AWARD***

Caddell Construction, Inc., of Montgomery won the SBA's Frances Perkins Vanguard Award for excellence in use of women-owned small business companies as contractors, subcontractors and suppliers.

Caddell, formed in 1983 by Jack Caddell, CEO and his son J. Kirby Caddell, President and Chief Operating Officer and their wives, is a heavy, commercial and industrial construction firm that contracts heavily with the government for prisons, VA medical facilities and courthouses. They have 750 employees with annual revenue of approximately \$200 million.

This award bears the name of the first woman to hold a cabinet position. Frances Perkins served as Secretary of Labor from 1933-1945 for President Franklin D. Roosevelt.

## **WELFARE TO WORK TAX CREDIT EXTENDED**

On December 17, 1999, the President signed the "Work Incentives Improvement Act", which includes retroactive extensions of the Work Opportunity and Welfare-to-work Tax Credits from July 1, 1999 through December 31, 2001.

For more information about the Welfare-to-work tax credit available to you contact our office at 205-731-1344 or 1-800-733-2894.



## **Statewide Lenders Conference**

The SBA's first statewide lender conference is set for October 12-13, 2000 in Birmingham at the Embassy Suites in Homewood. Hosted by the SBA Alabama District Office and the Alabama Small Business Development Consortium. James C. Barksdale, District Director and Jack Wright, Deputy District Director are chairing the event.

This conference is planned to train lenders on SBA programs to help them become more familiar and to provide a greater comfort level in using our programs. Hopefully, this conference will help lenders identify new ways to meet customers' needs and increase profits. It is also hoped that this conference will help build and strengthen the relationships between the banks, CDCs, SBA, Small Business Development Centers (SBDC) and the Service Corps of Retired Executives (SCORE).

The networking will be good for all involved. **WE HOPE TO SEE YOU THERE.**

### **Topics of Interest Include:**

- 1) General review of all 7(a) loan programs
  - 2) General review of 504
  - 3) How to set up an SBA department and market SBA loans
  - 4) How to recognize SBA loan opportunities
  - 5) Maximizing profits on SBA loans
  - 6) SBA loan closing made easy
  - 7) Secondary Market (how it works)
  - 8) Loan Servicing / Liquidation
  - 9) When SBA loans go bad
  - 10) The "other" SBA products)
- and many others:

**LUNCHEON SPEAKER: John Stallworth**

Contact SBA at 205-731-1344 or 1-800-733-2894 for additional information.

## IMPORTANT NEWS ABOUT PRO-Net

This is an **URGENT** call to all businesses that have not updated their profiles on PRO-Net in more than 18 months: **YOUR BUSINESS IS NO LONGER APPEARING IN REGULAR SEARCHES!** To update your profile on PRO-Net, the SBA's Procurement Marketing & Access Network, you *must* at least open it. While you're there, make sure the information is still correct and update what's not.

### **FREE BONUS!**

When you update your profile, you will *automatically* provide the registration information for *all* federal agencies that require a Standard Form 129. That's right -- all agencies that use the form can now access the information via one database! PLUS, you can *automatically opt to be registered* for GSA's automatic posting systems. That means you will *automatically* be e-mailed postings of available solicitations.

**IMPORTANT:** Specify what kind of procurement classification code and agency information you want to receive, or you will be deluged with notices.

This remarkable network gives you access to thousands of federal procurement opportunities nationwide -- a market worth over \$200 billion a year! And you might be surprised at the variety of goods and services the federal government buys. PRO-Net also gives you access to the *Commerce Business Daily* and various listings for state and other procurement opportunities as well. You will find PRO-Net at [pro-net.sba.gov](http://pro-net.sba.gov) or on the SBA's home page at [www.sba.gov](http://www.sba.gov). If you've forgotten your password, call the PRO-Net Help Desk at 202-205-7312 or 202-205-7325.

**URGENT:** New SBA policy makes it mandatory that any firm recommended for approval in the 8(a) program must be registered in PRO-Net prior to the issuance of certification.

### ***SBA and the Greater Leeds Area Chamber of Commerce Presents "Financial Assistance for You"***

Two one-hour workshops are scheduled to assist women and others who are seeking financing for a small business. The workshop will feature the latest information on SBA's financing programs and will provide an opportunity for you to interact with loan officers who will assist in evaluating your financial information for presentation to potential lenders.

**WHERE:** 933 Thornton Avenue (Leeds)  
**WHEN:** Wednesday, August 23, 2000  
**TIME:** 12:00 Noon and 5:00 PM  
**CONTACT:** SBA at 1-800-733-2894

## FINANCIAL ASSISTANCE FOR YOU

### ***Come find out about SBA's Loan Programs***

The SBA and the SBDC are offering a monthly workshop to assist individuals who are seeking financing for a small business. The workshop will feature the latest information on SBA's financing programs and will provide an opportunity for you to interact with loan officers who will assist in evaluating your financial information for presentation to potential lenders.

### ***WHERE?***

SBA's Conference Room  
2121 8th Avenue North - Suite 200  
Birmingham, AL

### ***WHEN?***

**First Tuesday** each month (11:00 AM)

*Call to learn more or to register for the SBA Financing Workshop, 205-731-1344 or 1-800-733-2894.*

## ***NEW REPORT: SMALL BUSINESSES VENTURE INTO E-COMMERCE***

Electronic commerce--the marketing, promotion, buying and selling of goods and services electronically, particularly via the Internet--is experiencing unprecedented growth.

As many as 35 percent of small businesses maintain their own website. The use of e-commerce opens a universe of new venues for small businesses and consumers to exchange information, goods and services. Consumers are on the Internet because of the price and choice available.

Seventy-eight percent of small business owners with a website declared the ability to reach new and potential customers as their main reason for having one. Businesses are more likely to be online to identify customers and promote product and services before the point of sale.

Online sales currently account for less than 1 percent of total retail sales in the U. S.; however, online retail marketing is experiencing about 200 percent annual growth, with online traffic doubling every 100 days. Small businesses earned \$3.5 billion in e-commerce sales in 1997, and projections for online sales for the beginning of the next decade range widely -- from \$25 billion to over \$300 billion -- depending on the source. Visit SBA's website at [www.sba.gov/esmallbusiness](http://www.sba.gov/esmallbusiness).

For detailed information on this report visit SBA's website shown below.

*Source: SBA Office of Advocacy Report  
"E-Commerce: Small Businesses Venture Online  
(online at [www.sba.gov/advo/stats/e\\_comm.pdf](http://www.sba.gov/advo/stats/e_comm.pdf))*



**SBA LOANS APPROVED**  
**10/01/99 - 3/31/00**

<b>County</b>	<b>Number</b>	<b>Amount</b>
Autauga	1	\$ 16,200
Baldwin	8	2,144,888
Barbour	2	92,000
Blount	1	167,500
Calhoun	3	502,500
Chambers	4	1,215,000
Cherokee	1	352,000
Clay	2	290,500
Coffee	1	13,500
Colbert	2	179,800
Covington	1	400,000
Cullman	4	614,000
Dale	2	1,388,000
DeKalb	5	1,503,100
Elmore	2	339,000
Escambia	3	1,102,985
Etowah	2	1,014,000
Franklin	3	821,600
Geneva	1	125,000
Houston	10	3,540,000
Jackson	1	104,000
Jefferson	53	17,190,650
Lauderdale	2	45,000
Lawrence	1	140,000
Lee	1	50,000
Limestone	4	760,000
Madison	15	4,281,000
Marion	1	90,000
Marshall	7	861,344
Mobile	6	1,502,000
Monroe	2	546,000
Montgomery	9	3,503,900
Morgan	7	1,944,300
Pike	1	200,000
Russell	1	302,000
St. Clair	3	499,500
Shelby	17	6,854,500
Tallapoosa	3	673,000
Tuscaloosa	13	1,594,800
Walker	1	150,000
Winston	2	1,084,000
<b>GEORGIA</b>	3	408,800
<b>TOTAL</b>	<b>211</b>	<b>\$58,605,867</b>

**CERTIFIED DEVELOPMENT  
COMPANIES**

Alabama Community Development Corp.	13	\$ 5,584,000
Birmingham Citywide Local Dev. Co.	11	\$ 3,525,000
Greater Mobile Development Corp.	1	\$ 361,000
Southern Development Council	20	\$ 6,451,000

<b>TOTAL</b>	<b>45</b>	<b>\$15,921,000</b>
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**Small Business Programs & Tools**

The SBA Website is a "one-stop-shop-on-the-net" for entrepreneurs starting or operating a small business. The website is a tremendous source of information, self-help materials, and links to other entrepreneurial resources. Visit our website at [www.sba.gov](http://www.sba.gov).

The 2nd Edition of the *Alabama Resource Guide* is now available. The *Guide* serves as an informational tool for entrepreneurs needing general guidance.

**NOTICE NOTICE NOTICE**

Work has begun on updating the "Alabama Resource Guide". If you are aware of any changes/additions/deletions that need to be made, please fax us the appropriate page with the change(s) to be made. Our fax number is 205-731-1404.

**LOCAL INCUBATOR  
WINS RECOGNITION**

Birmingham's Entrepreneurial Center, under the leadership of Susan Matlock, was recently recognized as the Year 2000 Business Incubator of the Year in the mixed-use incubator category. This announcement was made at the National Business Incubation Association's International Conference in Cleveland.

Since 1994, the center has graduated 23 firms and currently have 28 tenants.

## **Welcome to TradeNet – An Electronic Window to Exporting Opportunities**

Looking for qualified trade leads? Wondering what trade shows and events are going on? Need financing, looking for freight forwarders, trading or export Management Company to help you export your products? Just beginning to consider exporting your product but need some help? *TradeNet* provides you access to the information needed, helps you save time, be more productive, and receive help – when and where you need it.

### **What is TradeNet?**

An SBA-led, multi-agency, online service to help small exporters increase export sales; a “virtual” USEAC (U. S. Export Assistance Center).

### **Who is TradeNet For?**

Managers of small and medium sized exporting firms; export assistance centers; trainers and business consultants.

### **What does TradeNet Offer?**

- 1) Trade leads, searchable by country, by industry;
- 2) Export contacts by state and organization, searchable by zip code;
- 3) Export tutorials to help small firms learn to raise the right questions;
- 4) Export answers through searching the most frequently asked questions and answers;
- 5) Export promotion information from over 1,000 trade sites;
- 6) Export financing information and access;
- 7) Tailored assistance to lead one through export steps;
- 8) Export counseling (e-mail) and online forum; and
- 9) Personalized “myexport” web page, updated dynamically, to save favorite sites.

**[www.usa.trade.gov](http://www.usa.trade.gov)**

Global Business Solutions at Your Fingertips  
"Free Market Research is One Click Away!"

Access to Export Professionals in More than 220 cities worldwide  
Free market research on 85 countries  
Programs to promote your products and services worldwide  
Services to help you find international buyers and partners  
Domestic and international trade events  
E-Services including webcasts and virtual trade shows

## **Help for the Entrepreneur**

### **SBA District Office**

SBA should be the first stop to gather information and shop for convenient assistance. Walk into our District Office or visit the SBA Website.

### **SCORE (Service Corps of Retired Executives)**

SCORE provides free one-on-one counseling by appointment and offers workshops to help the entrepreneur start a small business.

### **SBDCs (Small Business Development Centers)**

SBDCs also offer free one-on-one counseling and offer a variety of workshops/seminars helpful in operating and expanding a small business.

### **Birmingham Business Resource Center**

The Center, located in Birmingham, offers one-stop small business assistance with the availability of an SBA official and SCORE counseling, as well as seminars.

### **Women’s Business Assistance Center (Mobile)**

The Center offers long term assistance to women interested in starting or operating a small business.

**Alabama Small Business Resource Guide** Available through the SBA District Office, SBDC and SCORE, the Guide offers information on starting, financing and operating a small business in Alabama

## **LENDERS ENCOURAGED TO USE ELECTRONIC FUNDS TRANSFER TO REMIT THEIR GUARANTY FEE**

As part of transforming the SBA into a 21<sup>st</sup> century financial institution, SBA is striving to establish a uniform payment process between SBA and our participating lenders through the use of electronic funds transfer.

A part of this effort includes streamlining the up-front guaranty fee payment process. To maximize operating efficiency and to improve transactions with our participating lenders, field offices are to encourage participating lenders to use the electronic transfer of the funds to pay the guaranty fee.

Use of the electronic transfer of funds process will accelerate the collection of funds and provide automatic proof of the guaranty payment transaction. This is an important step as we move toward implementing a procedure requiring payment of the guaranty fee within 90 days of loan approval. Instructions for sending money to SBA electronically are available. Lenders should contact the SBA Action Desk of the Denver Finance Center (mail to: OFOAction@sba.gov) at (303) 844-2411 to arrange setup and establish accounts that will allow the following electronic transactions:

- 1) Payment of Guaranty Fees
- 2) Refund of duplicate and overpaid Guaranty Fees
- 3) Distribution of lender's share of the recoveries on SBA services loans.

For any questions regarding this matter, please contact James Hammersley or Jihoon Kim at (202) 205-6481.

## **EXPEDITED TAX VERIFICATION BY INTERNAL REVENUE SERVICE**

The SBA is continuing to work with the IRS to improve and streamline the Agency's tax verification requirement. Effective immediately, the IRS will provide an expedited two-day transcript service for all bulk tax transcript service. Due to the volume of SBA transcript requests, and to the urgent nature of the Agency's expedited loan processing procedures, all SBA lender transcript requests will generally qualify for bulk/expedited service from the IRS.

The SBA and the IRS have also reached an agreement that SBA lenders may submit tax transcript requests to the IRS Service Center that is closest or most convenient to the lender or the taxpayer. This represents a significant change -- Lenders will no longer be required to determine the county location of the taxpayer and then the corresponding IRS service office. The IRS Center designated for Alabama will be located at P. O. Box 30309, Stop 5318, Memphis, TN 38130.

Please note that all transcript requests must be submitted using a properly signed and completed IRS Form 4506, Request for Copy of Transcript of Tax Form, revised May 1997.

## **WHAT IS SBA-NET? (Small Business Administration Network)**

SBA-Net is a Network of gateways to information for small businesses. It is a free service for those seeking small business partners, small business contractors and subcontractors, leading edge technology research, research partners (small businesses, universities, federal labs and non-profit organizations), manufacturing centers and investment opportunities. It has a powerful inter-related search engine for researchers, scientists, state, federal and local government officials, and serves as a marketing tool for small firms by providing "links" to investment opportunities for investors and other sources of capital. SBA uses a single source client database for all its *Nets*. Accordingly, a small business need only register on one system to be included in all of them.

Businesses profiled on the SBA-Net system can be searched by a variety of data elements such as SIC; key words; location; company name, ownership race and gender; technology code; contract award year, etc.

Currently SBA-Net includes the following *Nets*: ACE-Net, BusinessLINC, PRO-Net, TECH-Net, TradeNet, and SUB-Net.

For detailed information on these networks visit SBA's website at: [www.sba.gov/sbanet](http://www.sba.gov/sbanet)

## **SBA SHIFTS TO NEW CLASSIFICATION SYSTEM TO DEFINE SMALL BUSINESS**

SBA is adopting on October 1, 2000, a new industrial classification system. That more accurately reflects the composition of today's small business sector, especially the newer portions like the fast-growth technology area. It will serve as the basis for the agency's widely used small business size standards.

The new system, known as the North American Industry Classification System (NAICS), reflects recent business development trends by listing a greater number of advanced technology and service industries than the current Standard Industrial Classification (SIC), which has been in use since the 1930s.

The NAICS classification system now is used to compile business and trade statistics in the U.S., Canada and Mexico.

Federal Procurement officials and others use size standards to determine whether a business is large or small. Knowing the correct size standard can pave the way for a firm to receive contracts, research and development awards and financial or technical assistance reserved only for small businesses.

The SBA's new NAICS-based size standards are listed in a final rule that was published in the Federal Register (May 15<sup>th</sup>) and which can be obtained through the Internet at [www.sba.gov/size](http://www.sba.gov/size)

Although the size standard for most industry activities will not change as a result of adopting NAICS, a few activities will have a higher or lower size standard than under the current SIC-based size standards. Small businesses should find the NAICS code for their industry and check to ensure continued eligibility for programs reserved for businesses.

Further information about NAICS, including a table matching SIC codes to NAICS codes, is available on the U. S. Bureau of Census' website at

[www.census.gov/epcd/www/naics/html](http://www.census.gov/epcd/www/naics/html).

# ON-GOING EVENTS

The **Alabama District Office** provides various workshops on a monthly basis.

## **Financial Assistance (one- on-one confidential counseling)**

Several locations throughout the state.

- \*\* 1<sup>st</sup> Tuesday, 11:00 AM, 2121 Eighth Avenue North, Suite 200, Birmingham (SBA Conference Room),  
Call 205-731-1344 or 1-800-733-2894 for preregistration.
- \*\* 2<sup>nd</sup> Tuesday, 9:00 AM, Coby Hall, University of North Alabama Campus, Florence, AL. Call  
256-765-4629 for preregistration.
- \*\* 2<sup>nd</sup> Thursday, 9:00 AM, 600 S. Court Street, Montgomery Center for Entrepreneurial Development  
(Business Incubator), Montgomery, AL. Call 334-832-4790 for preregistration
- \*\* 3<sup>rd</sup> Thursday, 9:00 AM, 225 Church Street, Huntsville/Madison County Chamber of Commerce,  
Huntsville, AL. Call 256-535-2061 for preregistration

## **8(a) workshop**

First Tuesday, 1:00 PM, 2121 Eighth Avenue North, Suite 200, Birmingham  
(SBA Conference Room). Call 205-731-1344 or 1-800-733-2894 for  
additional information.

If you are interested in having similar programs in your area, please contact the SBA office in Birmingham  
at (205) 731-1344 or 1-800-733-2894.

Visit our Alabama Home Page – <http://www.sba.gov/al>

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### **U.S. SMALL BUSINESS ADMINISTRATION**

Mail Code: 0459

2121 EIGHTH AVENUE NORTH, SUITE 200  
BIRMINGHAM, AL 35203-2398

**Official Business**

**Penalty for Private Use \$300**

**AN EQUAL OPPORTUNITY EMPLOYER**

<b>BULK RATE POSTAGE &amp; FEES PAID SBA PERMIT NO. G-82</b>
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*"Small Business: A History of Success, A Millennium of Opportunity"*

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